

**Information to identify the case:**

Debtor 1	Kamal Verma		Social Security number or ITIN xxx-xx-0664	
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Parul Verma		Social Security number or ITIN xxx-xx-7183	
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	11-11635-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kamal Verma

Parul Verma

10/31/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kamal Verma  
 Parul Verma  
 Debtors

Case No. 11-11635-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Oct 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2017.

db/jdb +Kamal Verma, Parul Verma, 30 Regal Dr., Monmouth Junct., NJ 08852-3048  
 511760628 +BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347  
 511593632 #+Edison Surgical Center, PO Box 2512, Edison, NJ. 08818-2512

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 31 2017 22:44:44 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 31 2017 22:44:41 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr E-mail/Text: camanagement@mtb.com Oct 31 2017 22:44:32 Bayview Loan Servicing, LLC,  
 c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840  
 511593620 +EDI: AMEREXPR.COM Oct 31 2017 22:18:00 American Express, PO. Box 1270,  
 Newark, NJ. 07101-1270  
 511963069 EDI: BECKLEE.COM Oct 31 2017 22:18:00 American Express Bank FSB, c/o Becket and Lee LLP,  
 POB 3001, Malvern PA 19355-0701  
 511971307 EDI: BECKLEE.COM Oct 31 2017 22:18:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 511593624 EDI: BANKAMER.COM Oct 31 2017 22:18:00 Bank of America, PO. Box 15019,  
 Wilmington, De. 19886  
 512259004 EDI: BMW.COM Oct 31 2017 22:18:00 BMW Financial Services NA, LLC, P.O. Box 3608,  
 Dublin, OH 43016  
 511593622 +EDI: BANKAMER.COM Oct 31 2017 22:18:00 Bank of America, PO. Box 15019,  
 Wilmington, De. 19850-5019  
 514692117 +E-mail/Text: camanagement@mtb.com Oct 31 2017 22:44:32 Bayview Loan Servicing, LLC,  
 c/o M&T Bank, PO Box 1288, Buffalo, NY 14240-1288,, Bayview Loan Servicing, LLC,  
 c/o M&T Bank 14240-1288  
 514692116 +E-mail/Text: camanagement@mtb.com Oct 31 2017 22:44:32 Bayview Loan Servicing, LLC,  
 c/o M&T Bank, PO Box 1288, Buffalo, NY 14240-1288  
 511705843 +EDI: OPHSUBSID.COM Oct 31 2017 22:18:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 511593631 EDI: CITICORP.COM Oct 31 2017 22:18:00 Citibank, Post Office Box 183051,  
 Columbus, Oh. 43218  
 511593625 +EDI: CAPITALONE.COM Oct 31 2017 22:18:00 Capital One, Post Office Box 71083,  
 Charlotte, NC. 28272-1083  
 511705203 EDI: CAPITALONE.COM Oct 31 2017 22:18:00 Capital One Bank (USA), N.A.,  
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
 511593627 +EDI: CHASE.COM Oct 31 2017 22:18:00 Chase, PO Box 78148, Phoenix, Az. 85062-8148  
 511593629 +EDI: CHASE.COM Oct 31 2017 22:18:00 Chase, PO. Box 15153, Wilmington, De. 19886-5153  
 511733831 EDI: CHASE.COM Oct 31 2017 22:18:00 Chase Bank USA, N.A., PO Box 15145,  
 Wilmington, DE 19850-5145  
 511593630 +EDI: CITICORP.COM Oct 31 2017 22:18:00 Citibank, PO. Box 6500,  
 Sioux Falls, SD. 57117-6500  
 511621279 +EDI: TSYS2.COM Oct 31 2017 22:18:00 Department Stores National Bank/Visa,  
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 511804695 +EDI: BANKAMER.COM Oct 31 2017 22:18:00 FIA Card Services, NA as successor in interest to,  
 Bank of America NA and MBNA America Bank, 1000 Samoset Drive, DE5-023-03-03,  
 Newark, DE 19713-6000  
 511593633 EDI: IRS.COM Oct 31 2017 22:18:00 IRS, Cincinnati, Oh. 45999  
 511593634 +EDI: TSYS2.COM Oct 31 2017 22:18:00 Macy's, Post Office Box 183084,  
 Columbus, Oh. 43218-3084  
 511974708 EDI: PRA.COM Oct 31 2017 22:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk VA 23541  
 511791859 EDI: PRA.COM Oct 31 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Citibank,  
 PO Box 41067, Norfolk VA 23541  
 513848918 +EDI: OPHSUBSID.COM Oct 31 2017 22:18:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,  
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 512020099 EDI: ECAST.COM Oct 31 2017 22:18:00 eCAST Settlement Corporation assignee of Citibank,  
 (South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Federal Home Loan Mortgage Corporation  
 cr Federal Home Loan Mortgage Corporation  
 512067126 Federal Home Loan Mortgage Corporation c/o Zucker  
 cr\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
 Seattle, WA 98121-3132  
 511593621\* +American Express, PO. Box 1270, Newark, NJ. 07101-1270  
 512030156\* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
 (address filed with court: BMW Financial Services NA, LLC, P.O. Box 78103,  
 Phoenix, AZ 85062)  
 511857636\* +BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347  
 513832928\* +BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Oct 31, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

511593623\* +Bank of America, PO. Box 15019, Wilmington, De. 19850-5019  
511593626\* +Capital One, Post Office Box 71083, Charlotte, NC. 28272-1083  
511593628\* +Chase, PO Box 78148, Phoenix, Az. 85062-8148

TOTALS: 3, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 31, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor Bayview Loan Servicing, LLC bnicholas@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Ira S. Kornstein on behalf of Debtor Kamal Verma iskesq@aol.com  
Ira S. Kornstein on behalf of Joint Debtor Parul Verma iskesq@aol.com

TOTAL: 5